

Fig. 4

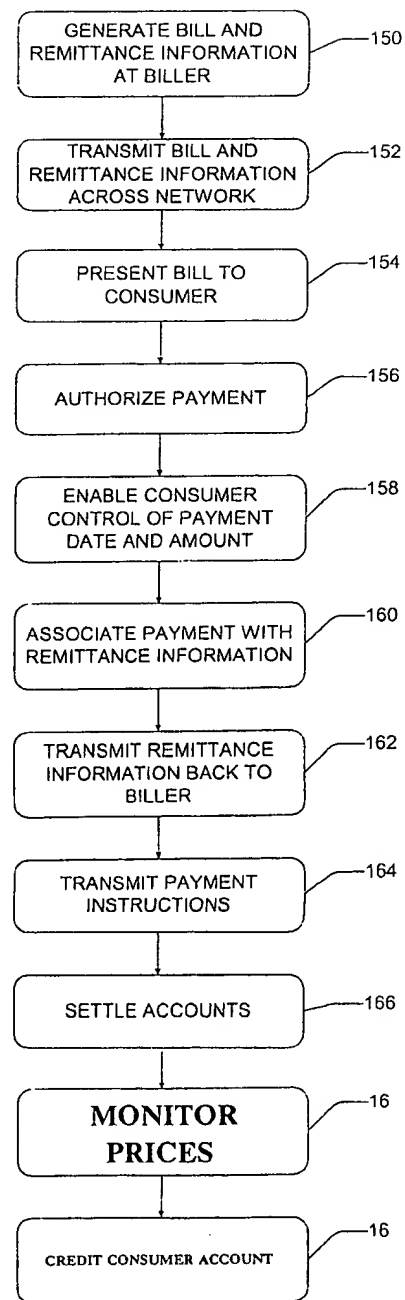


Fig. 5

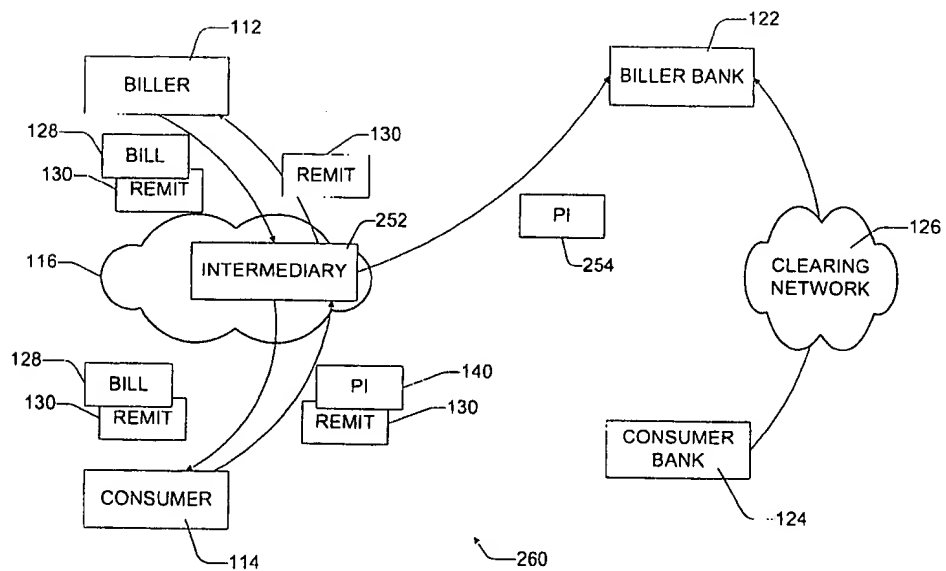
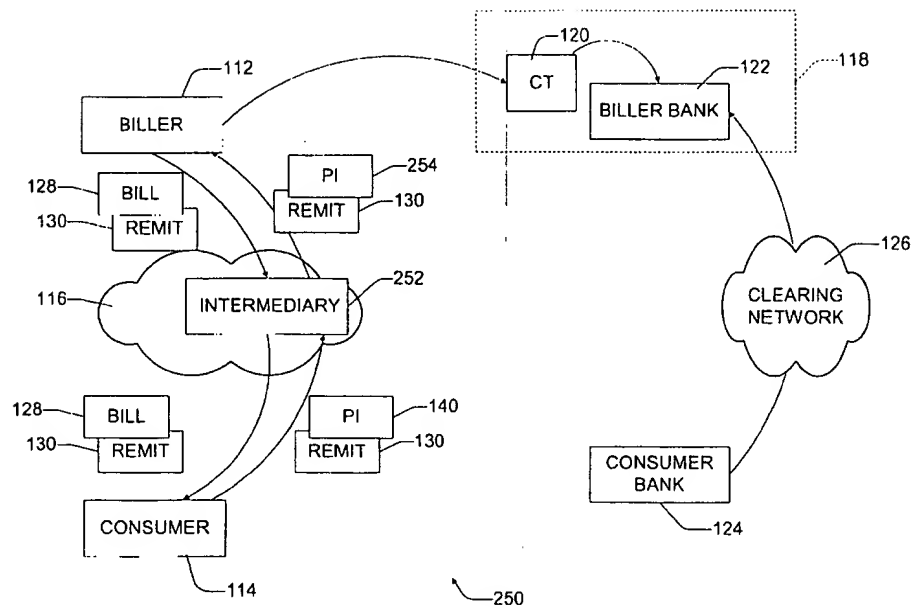


Fig. 8

BUSINESS SYSTEM

means for recording the first price and information identifying the consumer,

means for monitoring the sales price of the item for a predetermined time period after the first transaction,

means for noting any price lower than the first price for the item during the predetermined time period,

means for calculating a money-value difference between the first price and said any price lower than the first price, and

means for refunding to the consumer an amount equal to the money-value difference

a host system that includes the means for recording, means for monitoring, means for noting, and means for  
OPTIONAL

means for duplicating for the consumer any incentive accompanying sales of the item after the first transaction during the predetermined time period  
OPTIONAL

means for determining a pertinent geographic area for the first transaction and for limiting the monitoring step to sales prices available within the pertinent geographic area  
OPTIONAL

means for providing a warranty to the consumer  
OPTIONAL

Fig. 9

BUSINESS SYSTEM

means for guaranteeing a consumer a best price on an item purchased from the vendor in a first transaction at a first price

means for recording the first price and information identifying the consumer

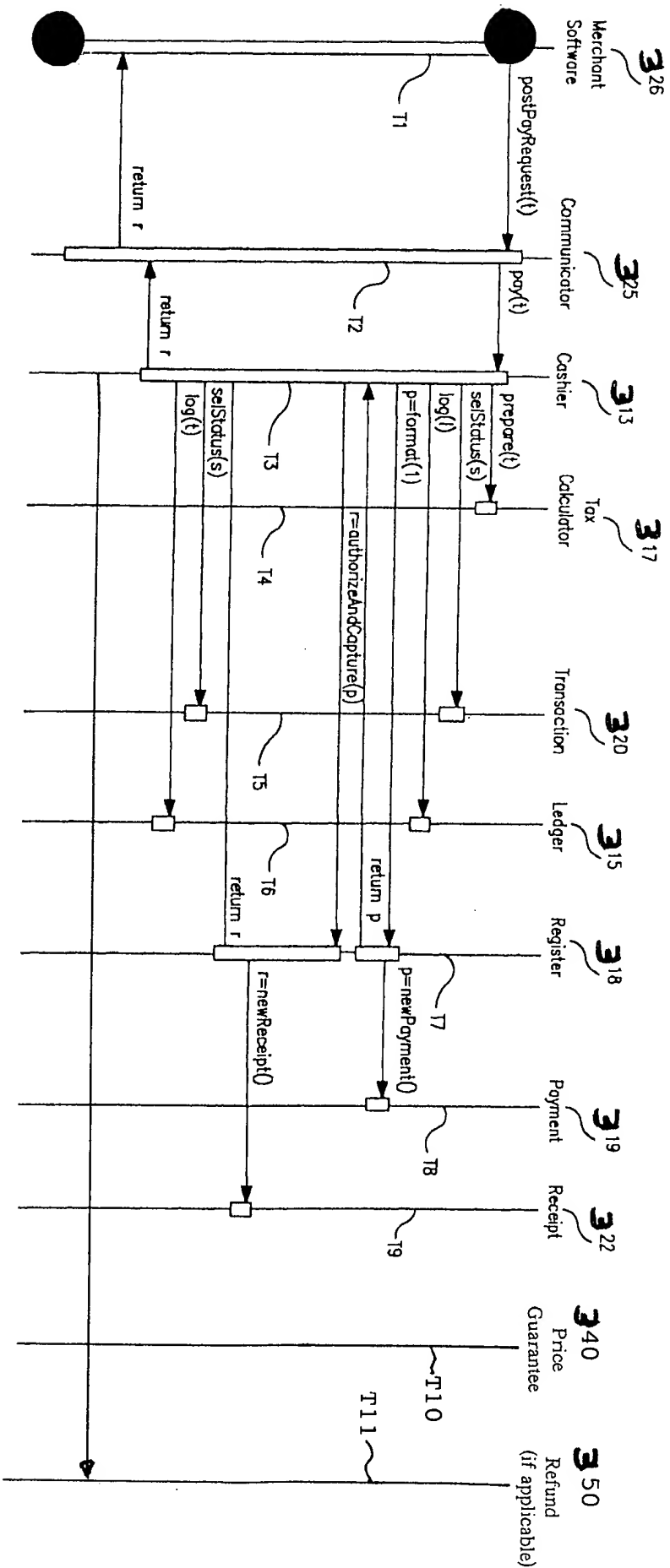
means for monitoring the sales price of the item for a predetermined time period after the first transaction.

means for noting any price lower than the first price for the item during the predetermined time period,

means for calculating a money-value difference between the first price and said any price lower than the first price

means for refunding to the consumer an amount equal to the money-value difference

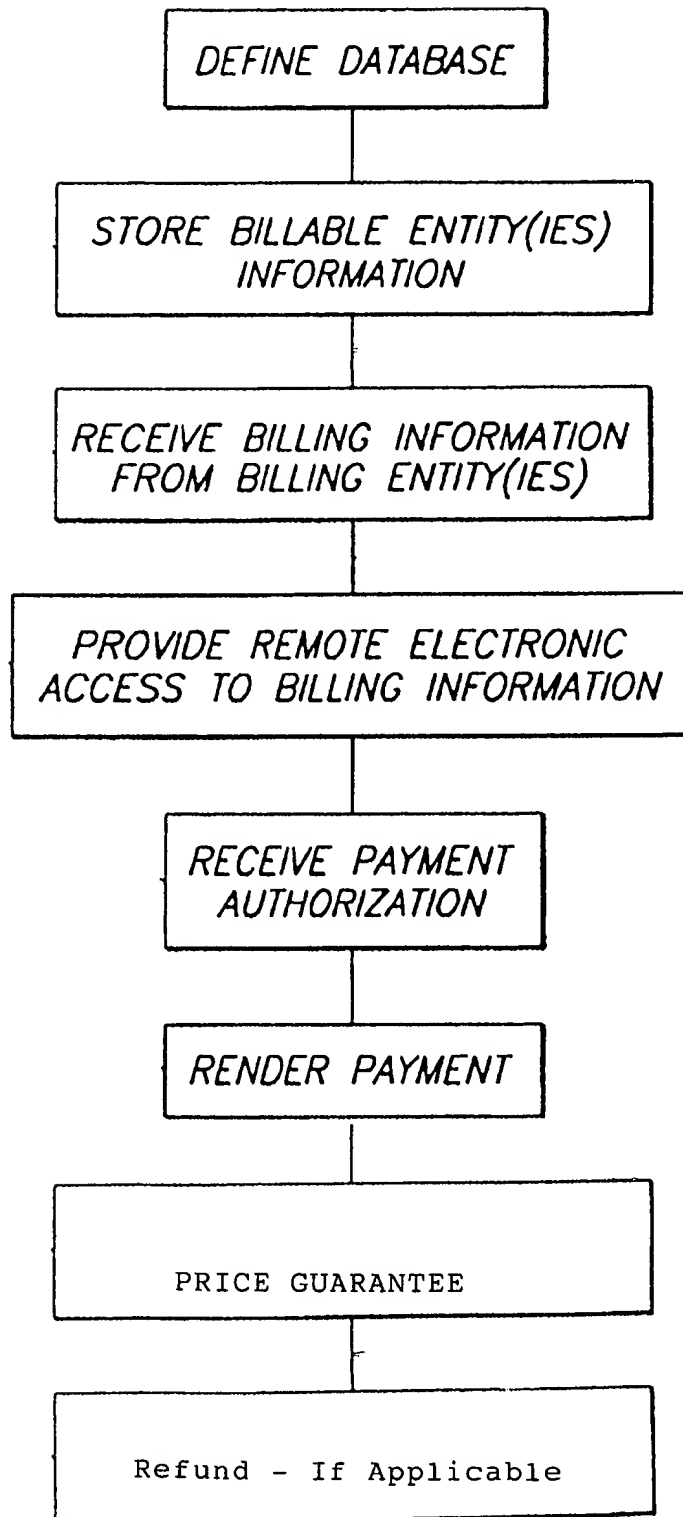
09637293 08100  
001180 152960



Interaction Diagram of the Processing of a Payment Request

Fig. 10

Fig. 11



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